

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE:     Derek Austin Murphy  
           Tiffany Renee Murphy, Debtors**

**Case No. 25-50136-KMS  
CHAPTER 13**

**NOTICE**

Debtors have filed papers with the court to Modify their Chapter 13 Bankruptcy Plan.  
**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)**

If you do not want the court to amend the Plan, or if you want the court to consider your views on the Motion, then on or before 30 days, you or your attorney must:

File with the court a written request for a hearing at:

U.S. Bankruptcy Clerk  
U.S. Bankruptcy Court  
Thad Cochran United States Courthouse  
501 E. Court St., Ste 2.300  
Jackson, MS 39201

If you mail your request to the court for filing, you must mail it early enough so the court will **receive** it on or before the date state above.

You must also mail a copy to the debtors' attorney:

The Rollins Law Firm, PLLC  
P.O. Box 13767  
Jackson, MS 39236  
(601) 500-5533

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion and may enter an order granting that relief, which shall sustain this Motion to Modify Plan.

Date: June 19, 2025

Signature: /s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr. (MSBN 103469)  
Jennifer Ann Curry Calvillo (MSBN 104367)  
The Rollins Law Firm, PLLC  
P.O. Box 13767  
Jackson, MS 39236

**IN THE UNITED STATES BANKRUPTCY COURT  
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**IN RE:     Derek Austin Murphy  
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**Case No. 25-50136-KMS  
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**MOTION TO MODIFY BANKRUPTCY PLAN**

COME NOW, Debtors, by and through counsel, and move this Court to modify their Chapter 13 plan, and in support thereof, would show the Court as follows:

1. Debtors commenced this case on January 31, 2025 by filing a voluntary petition for relief under Chapter 13 of Title 11 of the United States Bankruptcy Code.
2. Debtors' household has expanded due to the recent birth of a child.
3. A Supplemental Schedule I and J (Dk #28) has been filed evidencing debtor's current income and expenses.
4. Debtors wishes to lower the monthly payment to pay \$1842.00 pro rata to general unsecured creditors.
5. Debtors wish for the Trustee to cure any deficiency including ongoing mortgage payments paid through the plan, if one exists, and adjust the wage order as needed.

WHEREFORE, Debtors pray that their Bankruptcy Plan be modified to reflect the above-mentioned changes and for such additional or alternative relief as may be just and proper.

Respectfully submitted

/s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr. (MS Bar No. 103469)

Of Counsel:  
Thomas C. Rollins, Jr.  
Jennifer Ann Curry Calvillo  
The Rollins Law Firm, PLLC  
P.O Box 13767  
Jackson, MS 39236  
601-500-5533

CERTIFICATE OF SERVICE

I, Thomas C. Rollins, Jr., certify that an accurate copy of the Motion to Modify was filed on CM/ECF this day and that the Chapter 13 Case Trustee and U.S. Trustee are registered to receive electronic notice in this case. The date of said notice is reflected on the Docket.

/s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr. (MSBN 103469)

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

DEREK AUSTIN MURPHY  
TIFFANY RENEE MURPHY

CASE NO: 25-50136-KMS

**DECLARATION OF MAILING  
CERTIFICATE OF SERVICE**

Chapter: 13

On 6/20/2025, I did cause a copy of the following documents, described below,  
Notice and Motion to Modify

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 6/20/2025

/s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr.

Attorney at Law

The Rollins Law Firm

702 W. Pine Street

Hattiesburg, MS 39401

601 500 5533

trollins@therollinsfirm.com

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

DEREK AUSTIN MURPHY  
TIFFANY RENEE MURPHY

CASE NO: 25-50136-KMS

**CERTIFICATE OF SERVICE  
DECLARATION OF MAILING**

Chapter: 13

On 6/20/2025, a copy of the following documents, described below,

Notice and Motion to Modify

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 6/20/2025



Miles Wood  
BK Attorney Services, LLC  
d/b/a certificateofservice.com, for  
Thomas C. Rollins, Jr.  
The Rollins Law Firm  
702 W. Pine Street  
Hattiesburg, MS 39401

## USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

## CASE INFO

LABEL MATRIX FOR LOCAL NOTICING  
NCRS ADDRESS DOWNLOAD  
CASE 25-50136-KMS  
SOUTHERN DISTRICT OF MISSISSIPPI  
FRI JUN 20 7-44-48 PST 2025

AMERICAN EXPRESS NATIONAL BANK CO  
ZWICKER  
80 MINUTEMAN ROAD  
PO BOX 9043  
ANDOVER MA 01810-0943

~~EXCLUDE~~

~~US BANKRUPTCY COURT  
DAN M RUSSELL JR US COURTHOUSE  
2012 15TH STREET SUITE 244  
GULFPORT MS 39501-2036~~

AMERICAN EXPRESS NATIONAL BANK  
CO BECKET AND LEE LLP  
PO BOX 3001  
MALVERN PA 19355-0701

AMERICAN EXPRESS NATIONAL BANK  
CO ZWICKER ASSOCIATES PC  
80 MINUTEMAN ROAD PO BOX 9043  
ANDOVER MA 01810-0943

AMERICAN EXPRESS NATIONAL BANK AENB  
CO ZWICKER AND ASSOCIATES PC  
ATTORNEYSAGENTS FOR CREDITOR  
PO BOX 9043  
ANDOVER MA 01810-0943

AMEX  
PO BOX 981540  
EL PASO TX 79998-1540

BANK OF AMERICA  
ATTN BANKRUPTCY  
4909 SAVARESE CIRCLE  
TAMPA FL 33634-2413

BANK OF AMERICA NA  
PO BOX 673033  
DALLAS TX 75267-3033

CAPITAL ONE  
ATTN BANKRUPTCY  
PO BOX 30285  
SALT LAKE CITY UT 84130-0285

CITIBANK  
PO BOX 790040  
ST LOUIS MO 63179-0040

CREDIT ONE BANK  
6801 CIMARRON RD  
LAS VEGAS NV 89113-2273

DISCOVER BANK  
PO BOX 3025  
NEW ALBANY OH 43054-3025

DISCOVER FINANCIAL  
ATTN BANKRUPTCY  
PO BOX 3025  
NEW ALBANY OH 43054-3025

GENESIS BANK  
202 MAIN ST  
BENOIT MS 38725

JPMORGAN CHASE BANK NA  
SBMT CHASE BANK USA NA  
CO NATIONAL BANKRUPTCY SERVICES LLC  
PO BOX 9013  
ADDISON TEXAS 75001-9013

JPMCB  
MAILCODE LA47100  
700 KANSAS LANE  
MONROE LA 71203-4774

LVNV FUNDING LLC  
RESURGENT CAPITAL SERVICES  
PO BOX 10587  
GREENVILLE SC 29603-0587

LVNV FUNDING  
ATTN BANKRUPTCY  
PO BOX 10497  
GREENVILLE SC 29603-0497

(P)NISSAN MOTOR ACCEPTANCE CORPORATION  
LOSS RECOVERY  
PO BOX 660366  
DALLAS TX 75266-0366

NISSAN MOTOR ACCEPTANCE COMPANY LLC  
FKA NISSAN MOTOR ACCEPTANCE CORPORATIC  
PO BOX 9013  
ADDISON TEXAS 75001-9013

PROGRESSIVE MANAGEMENT  
1521 W CAMERON AVE  
WEST COVINA CA 91790-2738

RESURGENT RECEIVABLES LLC  
RESURGENT CAPITAL SERVICES  
PO BOX 10587  
GREENVILLE SC 29603-0587

SMCS  
ATTN BANRUPTCY  
5001 PARK ST  
MOSS POINT MS 39563-2733

~~EXCLUDE~~

~~UNITED STATES TRUSTEE  
501 EAST COURT STREET  
SUITE 6-430  
JACKSON MS 39201-5022~~

## DEBTOR

DEREK AUSTIN MURPHY  
13485 WARREN DR  
GULFPORT MS 39503-4529

THOMAS CARL ROLLINS JR  
THE ROLLINS LAW FIRM PLLC  
PO BOX 13767  
JACKSON MS 39236-3767

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

TIFFANY RENEE MURPHY  
13485 WARREN DR  
GULFPORT MS 39503-4529

(P)WARREN A CUNTZ T1 JR  
PO BOX 3749  
GULFPORT MS 39505-3749